Form finmgtc

UNITED STATES BANKRUPTCY COURT

District of New Jersey MLK Jr Federal Building 50 Walnut Street Newark, NJ 07102

Case No.: 24-11085-VFP

Chapter: 13

Judge: Vincent F. Papalia

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Antonio Carabello 837–839 East Jersey Street Elizabeth, NJ 07201

Social Security No.: xxx-xx-4738

Employer's Tax I.D. No.:

NOTICE OF FAILURE TO FILE CERTIFICATION ABOUT A FINANCIAL MANAGEMENT COURSE

To receive a discharge each individual debtor must participate in a personal financial management course. The course provider may file a Certificate of Debtor Education, or the debtor must file a *Certification About a Financial Management Course* (Official Form 423) proving compliance with the financial management course requirement for discharge (each debtor in a joint case must file a separate Certification). The Certification must be filed by:

Chapter 13: [No Later than the date you make the last payment under your plan.]

To date the court has not received the above document from the debtor(s), nor has it received a Certificate of Debtor Education from a course provider. If the court does not receive the document(s) within the time frame set forth above, your case will be closed without entry of the discharge. If the case is closed without entry of the discharge you must file a Motion To Reopen to allow for the filing of the document(s) and pay the applicable filing fee.

Dated: May 3, 2024

JAN: admi

Jeanne Naughton Clerk

Case 24-11085-VFP Doc 16 Filed 05/05/24 Entered 05/06/24 00:15:20 Desc Imaged Certificate of Notice Page 2 of 3

United States Bankruptcy Court
District of New Jersey

In re: Case No. 24-11085-VFP

Antonio Carabello Chapter 13

Debtor

CERTIFICATE OF NOTICE

District/off: 0312-2 User: admin Page 1 of 2
Date Rcvd: May 03, 2024 Form ID: finmgtc Total Noticed: 3

The following symbols are used throughout this certificate:

Symbol Definition

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS

regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 05, 2024:

Recipi ID Recipient Name and Address

db + Antonio Carabello, 837-839 East Jersey Street, Elizabeth, NJ 07201-3066

TOTAL: 1

 $Notice\ by\ electronic\ transmission\ was\ sent\ to\ the\ following\ persons/entities\ by\ the\ Bankruptcy\ Noticing\ Center.$

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

TOTAL: 2

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 05, 2024 Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 3, 2024 at the address(es) listed below:

Name Email Address

Denise E. Carlon

on behalf of Creditor U.S. Bank National Association as trustee, on behalf of the holders of the Adjustable Rate Mortgage Trust

2007-1, Adjustable Rate Mortgage-Backed Pass-Through Certificates, Series 2007-1 dcarlon@kmllawgroup.com,

bkgroup@kmllawgroup.com

Marie-Ann Greenberg

magecf@magtrustee.com

Case 24-11085-VFP Doc 16 Filed 05/05/24 Entered 05/06/24 00:15:20 Desc Imaged Certificate of Notice Page 3 of 3

District/off: 0312-2 User: admin Page 2 of 2
Date Rcvd: May 03, 2024 Form ID: finmgtc Total Noticed: 3

Michael Schwartzberg

on behalf of Debtor Antonio Carabello michael@jerseylaws.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 4